

Certificate Number: 03621-PAE-DE-037806098

Bankruptcy Case Number: 17-16741



03621-PAE-DE-037806098

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 28, 2023, at 8:39 o'clock PM EDT, Daniel R Torres completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 28, 2023 By: /s/Nicola ButtsWimpel

Name: Nicola ButtsWimpel

Title: Credit Counselor